



FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of a Savings and Loan Holding Company

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and the Board's Regulation LL (12 CFR Part 238) to acquire shares of a savings and loan holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than September 18, 2012.

A. Federal Reserve Bank of Kansas City (Dennis Denney, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198-0001:

1. *Billy D. Cole and Joy Y. Cole*, St. Joseph, Missouri; *Nancy Stonner*, Blue Springs, Missouri; *Norma Cole*, Redmond, Washington; *Mary Benson*, New York, New York; and *Thomas Cole*, Liberty, Missouri; as a group acting in concert, to acquire control of St. Joseph Bancorp, Inc., and thereby indirectly acquire control of Midwest Federal Savings and Loan Association of St. Joseph, both in St. Joseph, Missouri.

Board of Governors of the Federal Reserve System, August 29, 2012.

Robert deV. Frierson,
Secretary of the Board.

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